# Case 12-30317-JHW Doc 1 Filed 08/16/12 Entered 08/16/12 13:24:52 Desc Main B22A (Official Form 22A) (Chapter 7) (12/10) Document Page 1 of 59

In re Garry Shawn Jackson	statement (ch
Debtor(s)	☐ The p
`,	⊠ The p
Case Number:	☐ The pi
(If known)	(Chaalt tha have

# According to the information required to be entered on this statement (check one box as directed in Part I, III, or VI of this The presumption arises. The presumption does not arise. The presumption is temporarily inapplicable. (Check the box as directed in Parts I, III, and VI of this statement.)

# CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor. If none of the exclusions in Part I applies, joint debtors may complete one statement only. If any of the exclusions in Part I applies, joint debtors should complete separate statements if they believe this is required by § 707(b)(2)(C).

	Part I. MILITARY AND NON-CONSUMER DEBTORS
1A	<b>Disabled Veterans.</b> If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
ĬĠ	Declaration of Disabled Veteran. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).
1B	<b>Non-consumer Debtors.</b> If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
	Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.
	Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII.  During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.
1C	☐ <b>Declaration of Reservists and National Guard Members</b> By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard
	a. 🔲 I was called to active duty after September 11, 2001, for a period of at least 90 days and
	<ul> <li>☐ I remain on active duty /or/</li> <li>☐ I was released from active duty on, which is less than 540 days before this bankruptcy case was filed;</li> </ul>
	☐ I was released from active duty on, which is less than 540 days before this bankruptcy case was filed;
	OR
	<ul> <li>b.</li></ul>

total(s).

, -	, , , , , , , , , , , , , , , , , , , ,					
	Part II. CALCULATION O	F MONTHLY INCO	ME FOR § 707(b)(7) E	XCLUS	ON	
	Marital/filing status. Check the box that applies a. ☑ Unmarried. Complete only Column A (*			irected.		
	b. Married, not filing jointly, with declaration of penalty of perjury: "My spouse and I are legal living apart other than for the purpose of evaluation Complete only Column A ("Debtor's Incomplete only Column A").	Illy separated under applicabled the requirements of § 70	e non-bankruptcy law or my spor	use and I ar	e	
2	c. Married, not filing jointly, without the decla Column A ("Debtor's Income") and Colum			Complete	both	
	d. Married, filing jointly. Complete both Co. Lines 3-11.	, ,		ncome") fo	or	
	All figures must reflect average monthly income calendar months prior to filing the bankruptcy call the amount of monthly income varied during the and enter the result on the appropriate line.	ase, ending on the last day of	the month before the filing.		Column A  Debtor's Income	Column E Spouse's Income
3	Gross wages, salary, tips, bonuses, overtim	e, commissions.			\$5,607.00	\$
4	Income from the operation of a business, pr difference in the appropriate column(s) of Line 4 farm, enter aggregate numbers and provide deta Do not include any part of the business exp  a. Gross receipts b. Ordinary and necessary business expe c. Business income	. If you operate more than or ails on an attachment. Do not enses entered on Line b as	ne business, profession or enter a number less than zero.		\$0.00	\$
5	in the appropriate column(s) of Line 5. Do not er any part of the operating expenses entered  a. Gross receipts  b. Ordinary and necessary operating expenses	on Line b as a deduction in	Do not include			
	c. Rent and other real property income		Subtract Line b from Line a		\$0.00	\$
6	Interest, dividends, and royalties.				\$0.00	\$
7	Pension and retirement income.				\$0.00	\$
8	Any amounts paid by another person or ent the debtor or the debtor's dependents, inclu Do not include alimony or separate maintenance completed. Each regular payment should be rep do not report that payment in Column B.	iding child support paid for payments or amounts paid b	r that purpose.  by your spouse if Column B is		\$0.00	\$
9	Unemployment compensation. Enter the However, if you contend that unemployment com was a benefit under the Social Security Act, do not column A or B, but instead state the amount in the Unemployment compensation claimed to be a benefit under the Social Security Act	not list the amount of such co the space below:	r your spouse		\$0.00	\$
10		separate maintenance pay ner payments of alimony o Social Security Act or payme	nts received as a victim of a war			
	b.		0			
	Total and enter on Line 10				\$0.00	\$
11	Subtotal of Current Monthly Income for § 70	. , . ,				
11	Column A, and, if Column B is completed, add L total(s).	ines s unough to in Column	ı D. EIILEI LIIE		\$5,607.00	\$

3

B22A (Official Form 22A) (Chapter 7) (12/10) - Cont Document Page 3 of 59

Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A. \$5,607.00

	Part III. APPLICATION OF § 707(b)(7) EXCLUSION	
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.	\$67,284.00
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at the bankruptcy court.)  a. Enter debtor's state of residence: NEW JERSEY  b. Enter debtor's household size: 2	\$69,634.00
15	Application of Section 707(b)(7). Check the applicable box and proceed as directed.  The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI, or VII.  The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.	

## Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15).

Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero.     S	Enter the amount from Line 12.	\$
	Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero.	
c.   \$	b. \$	

	Part V. CALCULATION OF DEDUCTIONS FROM INCOME	
	Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)	
19A	National Standards: food, clothing, and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable number of persons. (This information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.	\$

4

B22A (Official Form 22A) (Chapter 7) (12/10) - Cont Page 4 of 59

National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in 19B Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B. Household members under 65 years of age Household members 65 years of age or older Allowance per member a2. Allowance per member Number of members Number of members b2. b1 Subtotal Subtotal c2. c1 \$ IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This 20A information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court). The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support. \$ Local Standards: housing and utilities; mortgage/rent expenses. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42: subtract Line b from Line a and enter the result in Line 20B. 20B Do not enter an amount less than zero. IRS Housing and Utilities Standards; mortgage/rental expense a. \$ Average Monthly Payment for any debts secured by your b. home, if any, as stated in Line 42 \$ \$ Net mortgage/rental expense Subtract Line b from Line a. Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below: 21 \$ Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8. 22A □ 0 □ 1 □ 2 or more. If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census \$ Region. (These amounts are available at <a href="www.usdoj.qov/ust/">www.usdoj.qov/ust/</a> or from the clerk of the bankruptcy court.) Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction 22B for your public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy \$

	of ve	al Standards: transportation ownership/lease expense; Vehicle shicles for which you claim an ownership/lease expense. (You may not ense for more than two vehicles.)			
23	Ente (ava Mon	er, in Line a below, the "Ownership Costs" for "One Car" from the IRS illable at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court thly Payments for any debts secured by Vehicle 1, as stated in Line 4 a and enter the result in Line 23.  Do not enter an amount less	); enter in Line 2; subtract Lin	b the total of the Average	
	a.	IRS Transportation Standards, Ownership Costs	\$		
	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$		\$
	C.	Net ownership/lease expense for Vehicle 1	Subtract Line	b from Line a.	
24	Com Ente (ava the	al Standards: transportation ownership/lease expense; Vehicle in plete this Line only if you checked the "2 or more" Box in Line 23. Fr., in Line a below, the "Ownership Costs" for "One Car" from the IRS is illable at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy courtain Average Monthly Payments for any debts secured by Vehicle 2, as standard and enter the result in Line 24. Do not enter an amount least transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle 2, as a standard in Line 42.	Local Standar t); enter in Line ated in Line 42	e b the total of ; subtract Line b	
	C.	as stated in Line 42  Net ownership/lease expense for Vehicle 2		Subtract Line b from Line a.	\$
25 26	for a emp taxe Other		, such as incolinclude real element.	me taxes, self estate or sales  Enter the total average monthly	
27	Othe pay	er Necessary Expenses: life insurance. Enter total average m for term life insurance for yourself. Do not include premiums for	onthly premiur	•	\$
28	Othe to pa	whole life or for any other form of insurance.  er Necessary Expenses: court-ordered payments. Enter the ay pursuant to the order of a court or administrative agency, such as shot include payments on past due support obligations included	spousal or child	mount that you are required d support payments.	\$
29	chal cond	er Necessary Expenses: education for employment or for a phy llenged child. Enter the total average monthly amount that you dition of employment and for education that is required for a physically I for whom no public education providing similar services is available.	actually expen	d for education that is a	\$
30		• •	•	that you actually expend on her educational payments.	\$
31	care paid	er Necessary Expenses: health care. Enter the total average that is required for the health and welfare of yourself or your depende by a health savings account, and that is in excess of the amount entered include payments for health insurance or health savings accounts.	ents, that is no ered in Line 19	В.	\$
32	actu page	er Necessary Expenses: telecommunication services. Enter the ally pay for telecommunication services other than your basic home tears, call waiting, caller id, special long distance, or internet service — twelfare or that of your dependents. Do not include any amount process.	elephone and coordinate of the extent ne	ell phone service such as cessary for your health	\$
33	Tota	al Expenses Allowed under IRS Standards. Enter the total of Lin	es 19 through	32	\$

		•	part B: Additional Living nclude any expenses that	=		
			ance and Health Savings Account E hat are reasonably necessary for yours		nonthly expenses in the r dependents.	
	a.	Health Insurance	\$			
	b.	Disability Insurance	\$			
0.4	C.	Health Savings Account	\$			
34		and enter on Line 34	<u> </u>			Φ.
	If yo		s total amount, state your actual tota	al average monthly expen	ditures in the	\$
35	month elderly	ly expenses that you will contin	re of household or family members ue to pay for the reasonable and nece mber of your household or member of	ssary care and support o	f an	\$
36	incurre		e. Enter the total average reasons r family under the Family Violence Pre ure of these expenses is required to be	vention and Services Act	or	\$
37	Local :	Standards for Housing and Utile your case trustee with do	average monthly amount, in excess o lities, that you actually expend for homoumentation of your actual expens talready accounted for in the IRS \$	e energy costs. You es, and you must demo	must	\$
Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$147.92* per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.			\$			
39	clothin Standa or fron	ards, not to exceed 5% of those	ned allowances for food and clothing (a combined allowances. (This informat burt.) You must demonstrate that	apparel and services) in to ion is available at	he IRS National <u>ww.usdoj.gov/ust/</u>	\$
40		nued charitable contribution f cash or financial instruments	s. Enter the amount that you will on to a charitable organization as defined			\$
41	Total	Additional Expense Deducti	ons under § 707(b). Enter the total	of Lines 34 through 40		\$
			Subpart C: Deductions for	or Debt Payment		
	you ov Payme total of filing o	vn, list the name of the creditor ent, and check whether the pay fall amounts scheduled as cor	ns. For each of your debts that is see, identify the property securing the debter ment includes taxes or insurance. The stractually due to each Secured Creditor by 60. If necessary, list additional entrenents on Line 42.	t, state the Average Mon Average Monthly Payme or in the 60 months follow	thly ent is the ving the	
42		Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?	
42	a.			\$	☐ yes ☐no	
	b.			\$	☐ yes ☐no	
	C.			\$	☐ yes ☐no	
	d.			\$	☐ yes ☐no	
	e.			\$	☐ yes ☐no	
				Total: Add Lines a - e		\$

		, , , , , ,				
	reside you m in add would	nay include in your deduction dition to the payments listed it include any sums in default	aims. If any of the debts listed in Lier property necessary for your support of 1/60th of any amount (the "cure amou in Line 42, in order to maintain possess that must be paid in order to avoid repowing chart. If necessary, list additional	nt") that you must pay the creditor sion of the property. The cure amount ossession or foreclosure. List and		
		Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount		
43	a.			\$		
	b.			\$		
	C.			\$		
	d.			\$		
	e.			\$		
				Total: Add Lines a - e		\$
44	as pri	ority tax, child support and a	ty claims. Enter the total amount, divi ilimony claims, for which you were liable ons, such as those set out in Line 2	e at the time of your bankruptcy		\$
	the fo		enses. If you are eligible to file a case mount in line a by the amount in line b, a			
	a.	Projected average monthly	Chapter 13 plan payment.	\$		
45	b.	Current multiplier for your	district as determined under			
		_	xecutive Office for United States			
		or from the clerk of the bar	n is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a>	x		
	C.		rative expense of Chapter 13 case	Total: Multiply Lines a and b		\$
46	Total	Deductions for Debt Payr	ment. Enter the total of Lines 42 thr	ough 45.		\$
46	Total	Deductions for Debt Payı	Subpart D: Total Deduc			\$
46		Deductions for Debt Payr of all deductions allowed	Subpart D: Total Deduc			\$
		of all deductions allowed	Subpart D: Total Deduc under § 707(b)(2). Enter the total	tions from Income		
	Total	of all deductions allowed	Subpart D: Total Deduc under § 707(b)(2). Enter the total	of Lines 33, 41, and 46. 707(b)(2) PRESUMPTION		
47	Total	of all deductions allowed Part \ the amount from Line 18	Subpart D: Total Deduc under § 707(b)(2). Enter the total	of Lines 33, 41, and 46.  707(b)(2) PRESUMPTION b)(2))		\$
47	Total Enter	of all deductions allowed Part \ the amount from Line 18 the amount from Line 47 hly disposable income un	Subpart D: Total Deductions allowed under § 707(b)(2). Enter the total vi. DETERMINATION OF § (Current monthly income for § 707() (Total of all deductions allowed under the subpart of th	of Lines 33, 41, and 46.  707(b)(2) PRESUMPTION b)(2))		\$
47 48 49	Enter Enter Monti result	of all deductions allowed Part \ the amount from Line 18 the amount from Line 47 hly disposable income un	Subpart D: Total Deductions allowed under § 707(b)(2). Enter the total VI. DETERMINATION OF § (Current monthly income for § 707(c) (Total of all deductions allowed under § 707(b)(2). Subtract Line 49 for § 707(b)(2).	tions from Income of Lines 33, 41, and 46.  707(b)(2) PRESUMPTION b)(2)) der § 707(b)(2))		\$ \$ \$
47 48 49 50	Enter Enter Monti result 60-monumb	of all deductions allowed  Part \ The amount from Line 18 The amount from Line 47 The amount from Line	Subpart D: Total Deductions and process of the subpart D: Total Deductions allowed under § 707(b)(2). Subtract Line 49 funder § 707(b)(2). Multiply the amount of the subpart of the subpa	of Lines 33, 41, and 46.  707(b)(2) PRESUMPTION b)(2)) der § 707(b)(2)) from Line 48 and enter the unt in Line 50 by the ceed as directed.		\$ \$ \$ \$
47 48 49 50	Enter Enter Monti result 60-monumb Initial	of all deductions allowed  Part \ The amount from Line 18 The amount from Line 47 The amount disposable income under 60 and enter the result.  It presumption determination amount on Line 51 is less	Subpart D: Total Deductions allowed under § 707(b)(2). Enter the total of the total	of Lines 33, 41, and 46.  707(b)(2) PRESUMPTION  b)(2))  der § 707(b)(2))  from Line 48 and enter the  unt in Line 50 by the  ceed as directed. The presumption does not arise" at the top of page	e 1 of	\$ \$ \$ \$
47 48 49 50	Enter Enter Monti result 60-monumb Initial The	of all deductions allowed  Part \ The amount from Line 18 The amount from Line 47 The amount from Line 51 is less tatement, and complete the	Subpart D: Total Deductions allowed under § 707(b)(2). Enter the total of the control of the con	of Lines 33, 41, and 46.  707(b)(2) PRESUMPTION  b)(2))  der § 707(b)(2))  from Line 48 and enter the  unt in Line 50 by the  ceed as directed. The presumption does not arise" at the top of page		\$ \$ \$ \$
47 48 49 50 51	Enter Enter Mont result 60-mo numb Initial The this s The	Part \ The amount from Line 18 The amount from Line 47 Thly disposable income uner 60 and enter the result.  It presumption determination amount on Line 51 is less statement, and complete the end amount set forth on Line 1 of this statement, and complete the set amount set forth on Line 1 of this statement, and complete the set amount set forth on Line 1 of this statement, and complete the set amount set forth on Line 1 of this statement, and complete the set amount set forth on Line 1 of this statement, and complete the set amount set forth on Line 1 of this statement, and complete the set amount set forth on Line 1 of this statement, and complete the set amount set forth on Line 1 of this statement, and complete the set amount set forth on Line 1 of this statement, and complete the set amount set forth on Line 1 of this statement, and complete the set amount set forth on Line 1 of this statement, and complete the set amount set forth on Line 1 of this statement, and complete the set amount set forth on Line 1 of this statement, and complete the set amount set forth on Line 1 of this statement, and complete the set amount set forth on Line 1 of this statement, and complete the set amount set forth on Line 1 of this statement, and complete the set amount set forth on Line 1 of this statement.	Subpart D: Total Deductions allowed under § 707(b)(2). Enter the total of the control of the con	of Lines 33, 41, and 46.  707(b)(2) PRESUMPTION  b)(2))  der § 707(b)(2))  from Line 48 and enter the  unt in Line 50 by the  ceed as directed. The presumption does not arise" at the top of page e the remainder of Part VI. Ek the box for "The presumption arises" at the top of may also complete Part VII. Do not complete the remainder of Part VII.	of	\$ \$ \$ \$
47 48 49 50 51	Enter Enter Mont result 60-mo numb Initial The this s The page	Part \ The amount from Line 18 The amount from Line 47 Thly disposable income uner 60 and enter the result.  It presumption determination amount on Line 51 is less statement, and complete the end amount set forth on Line 1 of this statement, and complete the set amount set forth on Line 1 of this statement, and complete the set amount set forth on Line 1 of this statement, and complete the set amount set forth on Line 1 of this statement, and complete the set amount set forth on Line 1 of this statement, and complete the set amount set forth on Line 1 of this statement, and complete the set amount set forth on Line 1 of this statement, and complete the set amount set forth on Line 1 of this statement, and complete the set amount set forth on Line 1 of this statement, and complete the set amount set forth on Line 1 of this statement, and complete the set amount set forth on Line 1 of this statement, and complete the set amount set forth on Line 1 of this statement, and complete the set amount set forth on Line 1 of this statement, and complete the set amount set forth on Line 1 of this statement, and complete the set amount set forth on Line 1 of this statement, and complete the set amount set forth on Line 1 of this statement, and complete the set amount set forth on Line 1 of this statement.	Subpart D: Total Deductions allowed under § 707(b)(2). Enter the total of the control of the con	of Lines 33, 41, and 46.  707(b)(2) PRESUMPTION  b)(2))  der § 707(b)(2))  from Line 48 and enter the  unt in Line 50 by the  ceed as directed. The presumption does not arise" at the top of page e the remainder of Part VI. Ek the box for "The presumption arises" at the top of may also complete Part VII. Do not complete the remainder of Part VII.	of	\$ \$ \$ \$
47 48 49 50 51	Enter Enter Montiresult 60-menumb Initial The this s The page The VI (Li	Part \ The amount from Line 18 The amount from Line 47 The amount disposable income under 60 and enter the result. The amount on Line 51 is less that the amount set forth on Line 1 of this statement, and complete the end amount on Line 51 is at the amount on Line 51 is at the statement on Line 53 through 55).	Subpart D: Total Deductions allowed under § 707(b)(2). Enter the total of the control of the con	of Lines 33, 41, and 46.  707(b)(2) PRESUMPTION  b)(2))  der § 707(b)(2))  from Line 48 and enter the  unt in Line 50 by the  ceed as directed. The presumption does not arise" at the top of page e the remainder of Part VI. Ek the box for "The presumption arises" at the top of may also complete Part VII. Do not complete the remainder of Part VII.	of	\$ \$ \$ \$
47 48 49 50 51	Enter Enter Monti result 60-me numb Initial The this s The page The VI (Li	of all deductions allowed  Part \ The amount from Line 18 The amount from Line 47 Thly disposable income uner 60 and enter the result.  I presumption determination amount on Line 51 is less tatement, and complete the endount set forth on Line 1 of this statement, and correct amount on Line 51 is at ines 53 through 55).  The amount of your total shold debt payment amounts.	Subpart D: Total Deductions and process than \$7,025*, but not more than \$11,725*  Cleast \$7,025*, but not more than \$11  non-priority unsecured debt  Enter the total Deduction of the total of all deductions allowed under \$107(b)(2).  Enter the total Deduction of \$707(b)(2)  Enter the total Deduction of \$707(b)(2)  Enter the total Deduction of \$707(b)(2)  Subtract Line 49 for the deduction of the total Deductio	of Lines 33, 41, and 46.  707(b)(2) PRESUMPTION  b)(2))  form Line 48 and enter the  unt in Line 50 by the  ceed as directed. The presumption does not arise" at the top of page the remainder of Part VI.  ck the box for "The presumption arises" at the top of may also complete Part VII. Do not complete the result, 725*. Complete the remainder of Part	of	\$ \$ \$ \$ \$  Short Part VI.
47 48 49 50 51 52	Enter Enter Monti result 60-monumb Initial The page The VI (Li Enter	Part \ The amount from Line 18 The amount from Line 47 Thly disposable income uner 60 and enter the result.  I presumption determination amount on Line 51 is less statement, and complete the endount on Line 51 is at ines 53 through 55).  The amount of your total shold debt payment amount suit.	Subpart D: Total Deductions and property of the street of	of Lines 33, 41, and 46.  707(b)(2) PRESUMPTION  b)(2))  der § 707(b)(2))  from Line 48 and enter the  unt in Line 50 by the  ceed as directed. The presumption does not arise" at the top of page e the remainder of Part VI.  ck the box for "The presumption arises" at the top of may also complete Part VII. Do not complete the remainder of Part  1,725*. Complete the remainder of Part	of	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$
47 48 49 50 51 52 53 54	Enter Enter Monti result 60-me numb Initial The this s The page The VI (Li Enter Secon	Part \ The amount from Line 18 The amount from Line 47 The amount on Line 51 is less tatement, and complete the eamount on Line 51 is at ines 53 through 55). The amount of your total shold debt payment amount under 1 mount on Line 51 is at ines 53 through 55). The amount of your total shold debt payment amount under 1 is less tatement amount on Line 51 is less tatement amount amo	Subpart D: Total Deductions and programmer (a) Total of all deductions allowed under § 707(b)(2). Subtract Line 49 for grammer (b) Multiply the amount on Check the applicable box and programmer (b) Subtract Line 49 for grammer (c) Multiply the amount on Check the applicable box and programmer (c) Subtract Line 49 for grammer (c) Multiply the amount on Check the applicable box and programmer (c) Subtract Line 49 for grammer (c) Multiply the amount on Check the box for "To verification in Part VIII. Do not complete the verification in Part VIII. Do not complete the verification in Part VIII. You releast \$7,025*, but not more than \$11 mon-priority unsecured debt (a) Multiply the amount in Line 53 to grammer (c) Subtract Line 49 for grammer (c) Multiply the amount in Line 53 to grammer (c) Subtract Line 49 for grammer	of Lines 33, 41, and 46.  707(b)(2) PRESUMPTION  b)(2))  der § 707(b)(2))  from Line 48 and enter the  unt in Line 50 by the  ceed as directed. The presumption does not arise" at the top of page e the remainder of Part VI.  ck the box for "The presumption arises" at the top of may also complete Part VII. Do not complete the remainder of Part  1,725*. Complete the remainder of Part  copy the number 0.25 and enter  and proceed as directed.  eck the box for "The presumption does not arise"	of emainder c	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$
47 48 49 50 51 52	Enter Enter Monti result 60-me numb Initial The this s The page The VI (Li Enter Secon	Part \ The amount from Line 18 The amount from Line 47 Thly disposable income uner 60 and enter the result.  It presumption determination amount on Line 51 is less tatement, and complete the endount on Line 51 is at ines 53 through 55).  The amount of your total shold debt payment amount undary presumption determination amount on Line 51 is less than a confidence of the amount of your total shold debt payment amount undary presumption determine amount on Line 51 is less top of page 1 of this statement.	Subpart D: Total Deductions and program of the state of t	of Lines 33, 41, and 46.  707(b)(2) PRESUMPTION  b)(2))  der § 707(b)(2))  from Line 48 and enter the  unt in Line 50 by the  ceed as directed. The presumption does not arise" at the top of page to the remainder of Part VI.  ck the box for "The presumption arises" at the top of may also complete Part VII. Do not complete the remainder of Part  1,725*. Complete the remainder of Part  by the number 0.25 and enter  and proceed as directed.  eck the box for "The presumption does not arise"  VIII.	of emainder o	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$

Date: 8/10/2012

B22A (C	official Form 22A)	(Chapter 7) (12/10) - Cont - C	8
		PART VII. ADDITIONAL EXPENSE CLAIMS	
	health and welfare monthly income u	List and describe any monthly expenses, not otherwise stated in this form, that are required for the e of you and your family and that you contend should be an additional deduction from your current under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect onthly expense for each item. Total the expenses.	
56	Expense	e Description Monthly Amount	
	a.	\$	
	b.	\$	
	c.	\$	
		Total: Add Lines a, b, and c \$	
		Part VIII: VERIFICATION	
	I declare under pe	enalty of perjury that the information provided in this statement is true and correct. (If this a joint case, st sign.)	
57	Date: 8/10/2012	Signature: /s/ Garry Shawn Jackson (Debtor)	<del></del>
		(=·/	

(Joint Debtor, if any)

Signature: \_

<sup>\*</sup>Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 12-30317-JHW Doc 1 Filed 08/16/12 Entered 08/16/12 13:24:52 Desc Main

Document Page 9 of 59 **B1** (Official Form 1) (12/11) United States Bankruptcy Court **Voluntary Petition** DISTRICT OF NEW JERSEY Name of Debtor (if individual, enter Last, First, Middle) Name of Joint Debtor (Spouse)(Last, First, Middle) Jackson, Garry Shawn All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): NONE Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 3069 (if more than one, state all): Street Address of Debtor (No. & Street, City, and State): Street Address of Joint Debtor (No. & Street, City, and State): 56 E Meadowbrook Circle Sicklerville, NJ ZIPCODE ZIPCODE 08081-1668 County of Residence or of the County of Residence or of the Principal Place of Business: Principal Place of Business: Camden Mailing Address of Joint Debtor Mailing Address of Debtor (if different from street address): (if different from street address) SAME ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor (if different from street address above): NOT APPLICABLE ZIPCODE (if different from street address above): **Nature of Business** Chapter of Bankruptcy Code Under Which the Petition is Filed Type of Debtor (Form of organization) (Check one box.) (Check one box) (Check one box.) Chapter 7 ☐ Chapter 15 Petition for Recognition Health Care Business Chapter 9 of a Foreign Main Proceeding Single Asset Real Estate as defined Chapter 11 See Exhibit D on page 2 of this form. Chapter 15 Petition for Recognition in 11 U.S.C. § 101 (51B) Chapter 12 of a Foreign Nonmain Proceeding Corporation (includes LLC and LLP) Railroad Chapter 13 Partnership Stockbroker Nature of Debts (Check one box) Other (if debtor is not one of the above Commodity Broker Debts are primarily consumer debts, defined Debts are primarily entities, check this box and state type of in 11 U.S.C. § 101(8) as "incurred by an business debts. entity below Clearing Bank individual primarily for a personal, family, Other or household purpose" **Chapter 15 Debtors** Tax-Exempt Entity Chapter 11 Debtors: Country of debtor's center of main interests: (Check box, if applicable.) Check one box: Debtor is a tax-exempt organization Debtor is a small business as defined in 11 U.S.C. § 101(51D). Each country in which a foreign proceeding by, under Title 26 of the United States Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). regarding, or against debtor is pending: Code (the Internal Revenue Code). Check if: Filing Fee (Check one box) Debtor's aggregate noncontingent liquidated debts (excluding debts Full Filing Fee attached owed to insiders or affiliates) are less than \$2,190,000. Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check all applicable boxes: A plan is being filed with this petition Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Acceptances of the plan were solicited prepetition from one or more attach signed application for the court's consideration. See Offi cial Form 3B. classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors  $\boxtimes$ 25,001-200-999 1.000 5 001-10 001-50.001-Over 1-49 50-99 100-199 25,000 50.000 100.000 100,000 Estimated Assets \$50,001 to \$50,000,001 \$0 to \$500,001 \$1,000,001 \$10,000,001 \$500,000,001 \$100,000,001 \$100,001 to More than \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion million million million million million Estimated Liabilities \$0 to \$10,000,001 \$50.001 to \$100,001 to \$500.001 \$1,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than to \$10 to \$100 to \$500 \$50,000 \$100,000 \$500,000 to \$1 to \$50 to \$1 billion \$1 billion

Case 12-30317-JHW Doc 1 Filed 08/16/12 Entered 08/16/12 13:24:52 Desc Main

B1 (Official Form 1) (12/11) Document Page 10 of 59 FORM B1, Page 2

Di (Oliiciai Foriii 1) (12/11)		FO	IKWI DI, I age 2
Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s):		
	Garry Shawn Jack		
All Prior Bankruptcy Cases Filed Within Last 8 Y	•		
Location Where Filed:	Case Number:	Date Filed:	
District of New Jersey (Camden)	Ch13 09-22216 JHW	5/13/2009 Date Filed:	
Location Where Filed:  District of New Jersey (Camden)	Case Number: Ch13 05-20176 JHW	4/1/2005	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of	· ·	han one, attach additional sheet)	
Name of Debtor:	Case Number:	Date Filed:	
	Case ivallioci.	Date Filed.	
<b>NONE</b> District:	Relationship:	Judge:	
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11)	whose of I, the attorney for the petitioner had have informed the petitioner that or 13 of title 11, United States Colleach such chapter. I further certific required by 11 U.S.C. §342(b).	Exhibit B completed if debtor is an individual debts are primarily consumer debts) amed in the foregoing petition, declare [he or she] may proceed under chapter de, and have explained the relief availy that I have delivered to the debtor the	7, 11, 12 lable under
Exhibit A is attached and made a part of this petition	X /s/ Francis C. I	andgrebe	8/10/2012
	Signature of Attorney for Debtor(s)		Date
(Chec  ☐ Debtor has been domiciled or has had a residence, principal place of bu preceding the date of this petition or for a longer part of such 180 days of  ☐ There is a bankruptcy case concerning debtor's affiliate, general partner  ☐ Debtor is a debtor in a foreign proceeding and has its principal place of principal place of business or assets in the United States but is a defenda the interests of the parties will be served in regard to the relief sought in  ☐ Certification by a Debtor Wh	Exhibit D  In spouse must complete and attach a set of this petition.  In Regarding the Debtor - Venue of the any applicable box)  Is siness, or principal assets in this District than in any other District.  In or partnership pending in this District business or principal assets in the Unit and in an action proceeding [in a federath of the action of	eparate Exhibit D.)  ct for 180 days immediately  et.  ted States in this District, or has no al or state court] in this District, or	
	applicable boxes.)	y	
☐ Landlord has a judgment against the debtor for possession of debt	or's residence. (If box checked, comple	ete the following.)	
	(Name of landlord that ob	tained judgment)	
☐ Debtor claims that under applicable nonbankruptcy law, there are	circumstances under which the debto	-	
entire monetary default that gave rise to the judgment for possessi	on, after the judgment for possession v	was entered, and	
Debtor has included with this petition the deposit with the court of period after the filing of the petition.	f any rent that would become due duri	ng the 30-day	
☐ Debtor certifies that he/she has served the Landlord with this certifies	fication. (11 U.S.C. § 362(1)).		

Case 12-30317-JHW Doc 1 Filed 08/16/12 Entered 08/16/12 13:24:52 Desc Main B1 (Official Form 1) (12/11) Document Page 11 of 59 FORM B1, Page 3 Name of Debtor(s): **Voluntary Petition** (This page must be completed and filed in every case) Garry Shawn Jackson **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts petition is true and correct, that I am the foreign representative of a debtor and has chosen to file under chapter 7] I am aware that I may proceed in a foreign proceeding, and that I am authorized to file this petition. under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to (Check only one box.) proceed under chapter 7. I request relief in accordance with chapter 15 of title 11, United States [If no attorney represents me and no bankruptcy petition preparer Code. Certified copies of the documents required by 11 U.S.C. § 1515 signs the petition] I have obtained and read the notice required by are attached. 11 U.S.C. §342(b) Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title 11, United States chapter of title 11 specified in this petition. A certified copy of the Code, specified in this petition. order granting recognition of the foreign main proceeding is attached. X /s/ Garry Shawn Jackson Signature of Debtor (Signature of Foreign Representative) Signature of Joint Debtor (Printed name of Foreign Representative) Telephone Number (if not represented by attorney) (Date) 8/10/2012 Signature of Attorney\* Signature of Non-Attorney Bankruptcy Petition Preparer X /s/ Francis C. Landgrebe I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for Signature of Attorney for Debtor(s) compensation and have provided the debtor with a copy of this document Francis C. Landgrebe FCL5087 and the notices and information required under 11 U.S.C.  $\S$  110(b), 110 (h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C.  $\S$  110(h) setting a maximum fee for services Printed Name of Attorney for Debtor(s) Francis C. Landgrebe, Esquire bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. Firm Name 71 Cooper Street 08096-4646 Woodbury, NJ Printed Name and title, if any, of Bankruptcy Petition Preparer (856) 848-4477 Telephone Number Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, 8/10/2012 responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) \*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Address Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided authorized to file this petition on behalf of the debtor. Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition. Names and Social-Security numbers of all other individuals who prepared

in this petition is true and correct, and that I have been

Date

X	
	Signature of Authorized Individual
	Printed Name of Authorized Individual
	Title of Authorized Individual

or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

# UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

n re	Garry Shawn	Jackson				Case No. Chapter 7
					Debtor	
	Attorney for Debtor	Francis C.	Landgrebe	_		

## STATEMENT PURSUANT TO RULE 2016(B)

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

- 1. The undersigned is the attorney for the debtor(s) in this case.
- 2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
- 3. \$ 306.00 of the filing fee in this case has been paid.
- 4. The Services rendered or to be rendered include the following:
  - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
  - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
  - c) Representation of the debtor(s) at the meeting of creditors.
- 5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and

None other

6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

None other

7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:

None

8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

None

Dated: 8/10/2012 Respectfully submitted,

X/s/ Francis C. Landgrebe
Attorney for Petitioner: Francis C. Landgrebe

Francis C. Landgrebe, Esquire 71 Cooper Street Woodbury NJ 08096-4646

(856) 848-4477

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

#### UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total fee \$306)
Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

## **Chapter 11:** Reorganization (\$1000 filing fee, \$46 administrative fee: Total fee \$1046)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy">http://www.uscourts.gov/bkforms/bankruptcy</a> forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

в 1D (Officia Gasa, 12 да 303 12 да) JHW Doc 1 Filed 08/16/12 Entered 08/16/12 13:24:52 Desc Main Document Page 15 of 59

# UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Case No.
(if known)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

WARNING: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

Exhibit B. Officer, one of the five statements below and attach any documents as directed.
1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

#### Page 16 of 59 Document 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109 (h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109 (h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district. I certify under penalty of perjury that the information provided above is true and correct. Signature of Debtor: /s/ Garry Shawn Jackson Date: 8/10/2012

Doc 1

B 1D (Officia Gasa, 1221630312769) HW

Filed 08/16/12 Entered 08/16/12 13:24:52 Desc Main

ORM B6A (Official Form 64) (1207) 17-JHW	Doc 1	Filed 08/16	/12	Entered 08/16/12 13:24:52	Desc Mair	
OTTH BOX (OTHERAT OTHERA) (12/07)		Document	Pag	ne 17 of 59		

In re Garry Shawn Jackson	Case No.
Debtor(s)	/ (if known)

## SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property  Husband Wife Joint- Community	-J  Secured Claim or	Amount of Secured Claim
None	Community		None
		_1	

(Report also on Summary of Schedules.)

No continuation sheets attached

0.00

6B (Official Fom GB) (12)-30317-JHW	Doc 1	Filed 08/16	/12	Entered 08/16/12 13:24:52	Desc Main
02 (Omola 1 Om 02) (12/07)		Document	Pag	ge 18 of 59	

In re Garry Shawn Jackson	Case No.			
Debtor(s)	(if knowr			

## SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N o n		andH VifeV ointJ nityC	Deducting any Secured Claim or
1	. Cash on hand.	x			
2	. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account (5341) Location: TD Bank		\$100.00
3	<ul> <li>Security deposits with public utilities, telephone companies, landlords, and others.</li> </ul>	X			
4	. Household goods and furnishings, including audio, video, and computer equipment.		Miscellaneous household items Location: In debtor's possession		\$3,000.00
5	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6	. Wearing apparel.		Clothing Location: In debtor's possession		\$500.00
7	. Furs and jewelry.		Jewelry Location: In debtor's possession		\$50.00
8	. Firearms and sports, photographic, and other hobby equipment.	X			
9	. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
1	Annuities. Itemize and name each issuer.	X			
1	1. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c).)	X			

вы (Official Fo Case 12)-30317-JHW Doc 1 Filed 08/16/12 Entered 08/16/12 13:24:52 Desc Main Document Page 19 of 59

In re Garry Shawn Jackson	Case No.				
Debtor(s)	,	(if knowr			

## **SCHEDULE B-PERSONAL PROPERTY**

		(			
Type of Property	N o n e	Description and Location of Property	Husband- Wife- Joint- Community-	W J	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
12. Interests in IRA, ERISA, Keogh, or other	X				
pension or profit sharing plans. Give particulars.					
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X				
Interests in partnerships or joint ventures.     Itemize.	X				
Government and corporate bonds and other negotiable and non-negotiable instruments.	X				
16. Accounts Receivable.	X				
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x				
Other liquidated debts owed to debtor including tax refunds. Give particulars.	X				
Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X				
20. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
22. Patents, copyrights, and other intellectual property. Give particulars.	X				
23. Licenses, franchises, and other general intangibles. Give particulars.	X				
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X				
25. Automobiles, trucks, trailers and other vehicles and accessories.	X				
26. Boats, motors, and accessories.	X				
27. Aircraft and accessories.	x				
28. Office equipment, furnishings, and supplies.	x				
29. Machinery, fixtures, equipment and supplies used in business.	X				

вы (Official Fo Case 12)-30317-JHW Doc 1 Filed 08/16/12 Entered 08/16/12 13:24:52 Desc Main Document Page 20 of 59

In re Garry Shawn Jackson	Case No.	
Debtor(s)	·	(if knowr

## **SCHEDULE B-PERSONAL PROPERTY**

(Continuation Sheet)

					Current Value
Type of Property	N o	Description and Location of Property			of Debtor's Interest, in Property Without
	n		Husband	-w	Deducting any Secured Claim or
	е		Joint Community	.C	Exemption
30. Inventory.	X				
31. Animals.	x				
32. Crops - growing or harvested. Give particulars.	x				
33. Farming equipment and implements.	X				
34. Farm supplies, chemicals, and feed.	x				
35. Other personal property of any kind not already listed. Itemize.	X				

Page <u>3</u> of <u>3</u>

BEC (Official For ASE 472)-30317-JHW	Doc 1	Filed 08/16/12		Entered 08/16/12 13:24:52	Desc Main
		Document			

In re  Garry Shawn Jackson	Case No.
Debtor(s)	(if known

# SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	$\hfill\Box$ Check if debtor claims a homestead exemption that exceeds \$146,450.*
(Check one box)	
☑ 11 U.S.C. § 522(b) (2)	
□ 11 U.S.C. § 522(b) (3)	

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
Checking Account (5341)	11 USC 522(d)(5)	\$ 100.00	\$ 100.00
Miscellaneous household items	11 USC 522(d)(3)	\$ 3,000.00	\$ 3,000.00
Clothing	11 USC 522(d)(3)	\$ 500.00	\$ 500.00
Jewelry	11 USC 522(d)(4)	\$ 50.00	\$ 50.00
Page No. <u>1</u> of <u>1</u>			

<sup>\*</sup> Amount subject to adjustment on 4/1/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 12-30317-JHW Doc 1 Filed 08/16/12 Entered 08/16/12 13:24:52 Desc Main Document Page 22 of 59

B6D (Official Form 6D) (12/07)

In re Garry Shawn Jackson		, Case No.	
	Debtor(s)		(if known)

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	of Va H  W	ate Claim was Incurred, Nature  Lien, and Description and Market alue of Property Subject to Lien  Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No:								
Account No:			Value:					
No continuation sheets attached			Value:  S (Tota (Use only	Т	is pa ota	ge) I <b>\$</b>	\$ 0.00 \$ 0.00	

Schedules.)

Statistical Summary of Certain Liabilities and Related Data) вые (Official Fo Case 12-30317-JHW Doc 1 Filed 08/16/12 Entered 08/16/12 13:24:52 Desc Main Document Page 23 of 59

In re Garry Shawn Jackson		Case No.	

Debtor(s)

(if known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or quardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If

entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.) Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules. Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal quardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,600\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507

#### Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Official Form 6E (02718) - 12-30317-JHW Doc 1 Filed 08/16/12 Entered 08/16/12 13:24:52 Desc Main Document Page 24 of 59

In re Garry Shawn Jackson	_ ,	Case No.	
Debtor(s)		_	(if known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Creditor's Name, Mailing Address Including ZIP Code,			Date Claim was Incurred and Consideration for Claim	t	pe		Amount of Claim	Amount Entitled to Priority	Amount not Entitled to Priority,
and Account Number (See instructions above.)	Co-Debtor	J- H	Husband Wife -Joint Community	Contingent	Unliquidat	Disputed			if any
Account No:  Creditor # : 1 State of New Jersey Div of Taxation SOIL Acct PO Box 190 Trenton NJ 08695-0245			Set-off Program				Unknown	\$ 0.00	
Account No:  Creditor # : 2  State of New Jersey  Dept Labor and Workforce  PO Box 951  Trenton NJ 08625			Overpayment				\$ 5,000.00	\$ 5,000.00	\$ 0.00
Account No:									
Account No:									
Account No:									
Sheet No. 1 of 1 continuation shee	ts	<u>'</u>	Sub (Total of	oto	tal	\$	5,000.00	5,000.00	0.00

(Use only on last page of the completed Schedule E. Report total also

(Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and

Total \$

Total \$

on Summary of Schedules)

5,000.00

5,000.00

0.00

attached to Schedule of Creditors Holding Priority Claims

# Case 12-30317-JHW Doc 1 Filed 08/16/12 Entered 08/16/12 13:24:52 Desc Main Document Page 25 of 59

B6F (Official Form 6F) (12/07)

In re Garry Shawn Jackson	, Case No.	
Debtor(s)	_	(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	W J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. HusbandWife JointCommunity	Contingent	Unliquidated	Disputed	Amount of Claim
Account No:			6 years				\$ 5,818.00
Creditor # : 1 Aaron Rents Inc Attn Portfolio Recovery Assoc 120 Corporate Boulevard Norfolk VA 23502			various accounts				
Account No: 9902	Х						\$ 300.00
Creditor # : 2 Aqua America Attn Contract Caller Inc 1058 Claussen Road Ste 110 Augusta GA 30907							
Account No: 4017			7 years				\$ 2,800.00
Creditor # : 3 Bank of America 475 Crosspoint Pkwy PO Box 9000 Getzville NY 14068			Credit card				
9 continuation sheets attached	•	•		Subt	ota	1\$	\$ 8,918.00
			(Use only on last page of the completed Schedule F. Report also		<b>Fota</b>		

Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

Case 12-30317-JHW Doc 1 Filed 08/16/12 Entered 08/16/12 13:24:52 Desc Main Document Page 26 of 59

B6F (Official Form 6F) (12/07) - Cont.

In re Garry Shawn Jackson	,	Case No.	
<u> </u>			

Debtor(s)

(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Husband Wife oint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No:  Creditor # : 4  Beneficial Bank 530 Walnut Street  Philadelphia PA 19106			2007 Bank Fees				\$ <b>42</b> 0.00
Account No:  Representing:  Beneficial Bank			ChexSystems Consumer Relations 7805 Hudson Rd Ste 100 Woodbury MN 55125				
Account No:  Creditor # : 5 Chex Systems Inc 7805 Hudson Road, Ste 100 Woodbury MN 55125							\$ 800.00
Account No: Representing: Chex Systems Inc			Early Warnings Services 16552 North 90th Street Scottsdale AZ 85250				
Account No:  Creditor # : 6 CHOP Hospital Billing PO Box 8500-7802 Philadelphia PA 19178-7802			Medical Bills				\$ 42.00
Sheet No. 1 of 9 continuation sheets at Creditors Holding Unsecured Nonpriority Claims	ttached	to So	chedule of  (Use only on last page of the completed Schedule F. Repo Schedules and, if applicable, on the Statistical Summary of Certain	t also on Sur	Tot	al \$ ary of	\$ 1,262.00

Case 12-30317-JHW Doc 1 Filed 08/16/12 Entered 08/16/12 13:24:52 Desc Main Document Page 27 of 59

B6F (Official Form 6F) (12/07) - Cont.

In re Garry Shawn Jackson	,	Case No.

Debtor(s)

(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)  Account No: Creditor # : 7	Co-Debtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Husband Wife Joint Community  Cable	Contingent	Unliquidated	Disputed	Amount of Claim \$ 2,000.00
Comcast Bankruptcy Dept 1250 Berlin Road Cherry Hill NJ 08034							
Account No:  Creditor # : 8  Convectiv  Nka Atlantic City Electric  5 Collins Drive, Suite 2133  Carneys Point NJ 08069			Utility Bills				\$ 2,000.00
Account No:  Creditor # : 9 Drive Financial Services PO Box 562088 Suite 900 Dallas TX 75274			Repossession				\$ 18,000.00
Account No:  Creditor # : 10  Empire Check Services 950-A Union Road Ste 108  West Seneca NY 14224							\$ 500.00
Account No:  Creditor # : 11  EZPassNJ  PO Box 52005  Newark NJ 07101-8205							\$ 237.00
Sheet No. 2 of 9 continuation sheets atta Creditors Holding Unsecured Nonpriority Claims	ched	to So	Chedule of  (Use only on last page of the completed Schedule F. Report also Schedules and, if applicable, on the Statistical Summary of Certain Liabili	on Sur	Tota mma	al \$ ry of	\$ 22,737.00

Case 12-30317-JHW Doc 1 Filed 08/16/12 Entered 08/16/12 13:24:52 Desc Main Document Page 28 of 59

B6F (Official Form 6F) (12/07) - Cont.

In re_Garry Shawn Jackson	, Cas	se No.
Debtor(s)		(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

	_						
Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)  Account No:  Representing:	Co-Debtor	W JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Husband Wife Joint Community  RMCB Collection Agency 2269 Saw Mill River Rd Bldg 3	Contingent	Unliquidated	Disputed	Amount of Claim
<i>EZPassNJ</i>			Elmsford NY 10523				
Account No: 8649  Creditor # : 12  First Premier Bank  PO Box 2208  Vacaville CA 95696			6 years ago Credit card				\$ 400.00
Account No:  Creditor # : 13  G&G Property Management LLC  415 S White Horse Pike  Audubon NJ 08106	Х		Former Apartment Lease				Unknown
Account No:  Creditor # : 14  Garner, Michael 116 Rosewood Drive  Bordentown NJ 08505	X		2011 Former Apartment Lease				\$ 8,720.00
Account No:  Creditor # : 15  Garner, Michael  116 Rosewood Drive  Bordentown NJ 08505	X		Former Apartment Lease				\$ 11,820.00
Sheet No. 3 of 9 continuation sheets attach Creditors Holding Unsecured Nonpriority Claims	ned t	o So	chedule of  (Use only on last page of the completed Schedule F. Report also or Schedules and, if applicable, on the Statistical Summary of Certain Liabilities	n Sun	Γota nma	al \$ ry of	\$ 20,940.00

Case 12-30317-JHW Doc 1 Filed 08/16/12 Entered 08/16/12 13:24:52 Desc Main Document Page 29 of 59

B6F (Official Form 6F) (12/07) - Cont.

In re Garry Shawn Jackson	,	Case No.	
Debtor(s)			(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address			Date Claim was Incurred,				Amount of Claim
including Zip Code,	ō		and Consideration for Claim.	Ħ	ed		
And Account Number	o-Debtor		If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	ted	
(See instructions above.)	- CO	H	Husband Wife	ntir	ligu	Disputed	
,		J	Joint	ŏ	בֿ	Ö	
Account No:		C	Community				
Representing:	1		Martin Gunn & Martin PA 216 Haddon Avenue Ste 420 Westmont NJ 08108				
Garner, Michael							
Account No:							\$ 75.00
Creditor # : 16 Geico Indemnity Company Bankruptcy Department One GEICO Center Macon GA 31296-0001			Insurance				
Account No:	X		2010				\$ 3,600.00
Creditor # : 17 Gorlin, Lee Attn Sklar Markind 102 Browning Ln Bldg B Ste 1 Cherry Hill NJ 08003			Former Apartment Lease				
Account No:							\$ 4,000.00
Creditor # : 18 Grimley Financial Corporation 30 Washington Ave Ste C6 Haddonfield NJ 08033			Tuition Original Creditor: St Joseph High School				
Account No:							\$ 300.00
Creditor # : 19 High Point Safety Insurance Co PO Box 923 Lincroft NJ 07738			Insurance				
Sheet No. 4 of 9 continuation sheets attach	ned t	to So	chedule of S	Subt	ota	1\$	\$ 7,975.00
Creditors Holding Unsecured Nonpriority Claims			(Use only on last page of the completed Schedule F. Report also of Schedules and, if applicable, on the Statistical Summary of Certain Liabilitie	n Sur		ry of	

Case 12-30317-JHW Doc 1 Filed 08/16/12 Entered 08/16/12 13:24:52 Desc Main Document Page 30 of 59

B6F (Official Form 6F) (12/07) - Cont.

In re_Garry Shawn Jackson	,	,	Case No.	
Debtor(s)			_	(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	W JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 0730  Creditor # : 20  Household 961 N Weigel Avenue Elmhurst IL 60126		<u></u>	Repossession				\$ 15,000.00
Account No: 7788  Creditor # : 21  Navy Federal Credit Union PO Box 3000  Merrifield VA 22119-3000							Unknown
Account No:  Creditor # : 22 Ortho & Neuro Specialists PO Box 148 Haddonfield NJ 08033-1749			Medical Bills				\$ 1,719.00
Account No: 7632  Creditor # : 23  Plains Commerce Bank 220 Main Street PO Box 7  Hoven SD 57450			10 years ago Credit card				\$ 1,100.00
Account No: 7632  Representing:  Plains Commerce Bank			Northland Group Inc 7831 Glenroy Road, Suite 110 Edina MN 55439				
Sheet No5 of9 continuation sheets attack Creditors Holding Unsecured Nonpriority Claims	ned t	o So	Chedule of  (Use only on last page of the completed Schedule F. Report also Schedules and, if applicable, on the Statistical Summary of Certain Liabil	on Su	Tota mma	al \$ ry of	\$ 17,819.00

Case 12-30317-JHW Doc 1 Filed 08/16/12 Entered 08/16/12 13:24:52 Desc Main Document Page 31 of 59

B6F (Official Form 6F) (12/07) - Cont.

In re Garry Shawn Jackson	,	Case No.	
Dalata (a)			_

Debtor(s)

(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)  Account No: 7632 Representing: Plains Commerce Bank	Co-Debtor	W JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Husband Wife Ioint Community  Arrow Financial Services 5996 W Touhy Avenue Niles IL 60714	Contingent	Unliquidated	Disputed	Amount of Claim
Account No:  Creditor # : 24  Progressive Insurance  Bankruptcy Department  6300 Wilson Mills Road  Mayfield Village OH 44143			Insurance				\$ 600.00
Account No:  Creditor # : 25  QVC GE Money Bank  Bankruptcy Dept  PO Box 960061  Orlando FL 32896-0661			Credit card				\$ 166.00
Account No:  Creditor # : 26  Regional Acceptance Corp  PO Box 1847  Wilson NC 27894-1847			Repossession				\$ 22,000.00
Account No: 0009  Creditor # : 27  Rewards 660  PO Box 89210  Sioux Falls SD 57109			1 year ago Credit card				\$ 500.00
Sheet No. 6 of 9 continuation sheets attached Creditors Holding Unsecured Nonpriority Claims	ed t	o So	chedule of  (Use only on last page of the completed Schedule F. Report also or Schedules and, if applicable, on the Statistical Summary of Certain Liabilitie	n Sur	Tota nmai	l \$ y of	\$ 23,266.00

Case 12-30317-JHW Doc 1 Filed 08/16/12 Entered 08/16/12 13:24:52 Desc Main Document Page 32 of 59

B6F (Official Form 6F) (12/07) - Cont.

In re Garry Shawn Jackson	,	Case No.

Debtor(s)

(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address			Date Claim was Incurred,				Amount of Claim
. ~			and Consideration for Claim.		0		
including Zip Code,	o-Debtor		If Claim is Subject to Setoff, so State.	ent	date	Disputed	
And Account Number	-De	HI	L	ting	quic	nte	
(See instructions above.)	ပိ	W	Wife	Contingent	Juli	Jisp	
			Joint Community				
Account No: 0009							
Representing:			Jefferson Capital Systems Inc PO Box 7999				
			Saint Cloud MN 56302-9617				
Rewards 660							
Account No: 0009							
Representing:	Ī		Creditors Interchange				
			80 Holtz Drive Buffalo NY 14225				
Rewards 660							
Account No:							\$ 100.00
Creditor # : 28	Ì		Books/Magazines				
RJM Aquisitions LLC 575 Underhill Blvd Ste 224							
Syosset NY 11791							
Account No:							\$ 8,037.00
Creditor # : 29	1		Repossession				7 0/00//00
South Jersey Auto Finance			2002 Nissan Altima				
409 N Main Street Glassboro NJ 08028							
Casses in the contract							
Account No:	1				_		\$ 1,900.00
Creditor # : 30	1						¥ 1,300.00
South Jersey Gas							
Bankruptcy Section 1 South Jersey Plaza							
Hammonton NJ 08037							
				<u></u>			
Sheet No. 7 of 9 continuation sheets attach	ed t	o So	chedule of §	Subt	ota	I \$	\$ 10,037.00
Creditors Holding Unsecured Nonpriority Claims			(Healenhan lost page of the completed Schodule F. Board also		Γota		
			(Use only on last page of the completed Schedule F. Report also of Schedules and, if applicable, on the Statistical Summary of Certain Liabilitie				

Case 12-30317-JHW Doc 1 Filed 08/16/12 Entered 08/16/12 13:24:52 Desc Main Document Page 33 of 59

B6F (Official Form 6F) (12/07) - Cont.

In re Garry Shawn Jackson	,	Case No.	
Debtor(s)		_	(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	W J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Husband Wife Joint Community	Contingent	Unliquidated	Disputed	
Account No:  Creditor # : 31  Surety Title 1 East Stow Road  Marlton NJ 08053							\$ 800.00
Account No:  Creditor # : 32 T Mobile Customer Relations PO Box 37380 Albuquerque NM 87176-7380			Cell Phone				\$ 221.00
Account No:  Creditor # : 33  TD Bank Attn: Robin Paradis PO Box 9547 Portland ME 04112-9547			2 years ago Money Loaned				\$ 1,370.00
Account No:  Creditor # : 34  Viriva Community Credit Union 7346 Frankford Avenue Philadelphia PA 19136							Unknown
Account No:  Creditor # : 35  Virtua  Patient Account Serv  5 Eves Dr Ste 200  Marlton NJ 08053	Х		Medical Bills				\$ 4,000.00
Sheet No. 8 of 9 continuation sheets attact Creditors Holding Unsecured Nonpriority Claims	hed t	to So	Chedule of  (Use only on last page of the completed Schedule F. Report also or Schedules and, if applicable, on the Statistical Summary of Certain Liabilities	n Sun	Γota nmai	al \$ ry of	\$ 6,391.00

Case 12-30317-JHW Doc 1 Filed 08/16/12 Entered 08/16/12 13:24:52 Desc Main Document Page 34 of 59

B6F (Official Form 6F) (12/07) - Cont.

In re Garry Shawn Jackson	,	Case No.

Debtor(s)

(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Husband Wife Joint	Contingent	Unliquidated	Disputed	Amount of Claim
Account No:  Creditor # : 36  Vital Recovery Services Inc PO Box 923748  Norcross GA 30010-3748		C	Insurance Orginal Creditor: 21st Century Insurance				\$ 500.00
Account No:	-						
Account No:	-						
Account No:							
Account No:	-						
Sheet No. 9 of 9 continuation sheets attach Creditors Holding Unsecured Nonpriority Claims	ed t	o So	Chedule of  (Use only on last page of the completed Schedule F. Report also or Schedules and, if applicable, on the Statistical Summary of Certain Liabilities	n Sun	<b>ota</b>	al \$ ry of	\$ 500.00 \$ 119,845.00

BGG (Official Formas H12/27) 30317-JHW	Doc 1	Filed 08/16/2	12	Entered 08/16/12 13:24:52	Desc Main
200 (011101011 01111 00) (12101)		Document	Pag	je 35 of 59	

nre Garry Shawn Jackson	/ Debtor	Case No.	
		•	(if known)

## SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

□ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

6H (Official Form 6H) (12/07) -30317-JHW	Doc 1	Filed 08/16	/12	Entered 08/16/12 13:24:52	Desc Main
on (onicial romi on) (12/07)		Document	Pag	ge 36 of 59	

nre Garry Shawn Jackson	/ Debtor	Case No.	
			(if known)

#### SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preeceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor
homas, Adrienne	Aqua America
	Attn Contract Caller Inc
	1058 Claussen Road Ste 110
	Augusta GA 30907
	G&G Property Management LLC
	415 S White Horse Pike
	Audubon NJ 08106
	Garner, Michael
	116 Rosewood Drive
	Bordentown NJ 08505
	Company Michael
	Garner, Michael
	116 Rosewood Drive
	Bordentown NJ 08505
	Gorlin, Lee
	Attn Sklar Markind
	102 Browning Ln Bldg B Ste 1
	Cherry Hill NJ 08003
	Virtua
	Patient Account Serv
	5 Eves Dr Ste 200
	Marlton NJ 08053

### BBI (Official Form 6) (12/07) -30317-JHW Doc 1 Filed 08/16/12 Entered 08/16/12 13:24:52 Desc Main Document Page 37 of 59

n re Garry Shawn Jackson	,	Case No.	
Debtor(s)			(if known)

#### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE				
Status:	RELATIONSHIP(S):		AGE(S):		
Single	Daughter 18		18		
	Son		12		
EMPLOYMENT:	DEBTOR		SPO	USE	
Occupation	Driver				
Name of Employer	NFI Industries Inc				
How Long Employed	3 years				
Address of Employer	Lawnside NJ				
INCOME: (Estimate of avera	age or projected monthly income at time case filed)		DEBTOR		SPOUSE
	lary, and commissions (Prorate if not paid monthly)	\$ \$	5,677.19 0.00		0.00 0.00
Estimate monthly overtim     SUBTOTAL	e	\$	5,677.19		0.00
4. LESS PAYROLL DEDUC	TIONS	Ψ	3,077.13	Ψ	0.00
a. Payroll taxes and soc		\$ \$	1,081.25		0.00
b. Insurance		\$	333.67	*	0.00
c. Union dues d. Other (Specify):		\$ \$	0.00	\$	0.00
u. Other (Specify).			0.00	•	0.00
5. SUBTOTAL OF PAYROL	LL DEDUCTIONS	\$	1,414.92	\$	0.00
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$	4,262.27	\$	0.00
7. Regular income from ope	eration of business or profession or farm (attach detailed statement)	\$	0.00		0.00
Income from real property	y	\$	0.00	\$	0.00
9. Interest and dividends	or support payments payable to the debtor for the debtor's use or that	\$ \$ \$ \$ \$	0.00 0.00	\$ \$	0.00 0.00
of dependents listed above.		φ	0.00	φ	0.00
11. Social security or govern					
(Specify):		\$ \$	0.00		0.00
12. Pension or retirement in	ncome	\$	0.00	\$	0.00
13. Other monthly income (Specify):		\$	0.00	\$	0.00
14. SUBTOTAL OF LINES	7 THPOLICH 13	\$	0.00	\$	0.00
		\$	4,262.27		0.00
15. AVERAGE MONTHLY I	,	<u> </u>			
	16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals		\$	4,262.	. 27
from line 15; if there is or	nly one debtor repeat total reported on line 15)		rt also on Summary of So stical Summary of Certain		

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

### B6J(Official Form 63/12/07)2-30317-JHW Doc 1 Filed 08/16/12 Entered 08/16/12 13:24:52 Desc Main Document Page 38 of 59

In re Garry Shawn Jackson	, Case No.
Debtor(s)	(if known)

#### SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22 A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)  a. Are real estate taxes included? Yes   No   No	\$	2,178.00
b. Is property insurance included? Yes No		
Utilities: a. Electricity and heating fuel	\$	400.00
b. Water and sewer	\$	40.00
c. Telephone		200.00
d. Other	\$	0.00
Other		0.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	475.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	75.00
7. Medical and dental expenses	\$	100.00
8. Transportation (not including car payments)	\$	200.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		100.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health		0.00
d. Auto	\$	292.00
e. Other Other	. .\$ \$	0.00
12. Taxes (not deducted from wages or included in home mortgage)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto		0.00
b. Other:	\$	0.00
c. Other:	. \$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other: Hair care	\$	40.00
Other: Lawn care		70.00
		0.00
18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules	\$	4,270.00
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 16 of Schedule I	\$	4,262.27
b. Average monthly expenses from Line 18 above	\$	4,270.00
c. Monthly net income (a. minus b.)	\$	(7.73)
	1	

Form 7 (04/16) ase 12-30317-JHW Doc 1 Filed 08/16/12 Entered 08/16/12 13:24:52 Desc Main

# Document Page 39 of 59 UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

In re: Garry Shawn Jackson

Case No.

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not diclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor my also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

#### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Year to date: \$42,803 Transcripts requested but not received as of file date

2011: \$

2010: \$47,952

2009: \$ 2008: \$

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### Form 7 (04/16) ase 12-30317-JHW Doc 1 Filed 08/16/12 Entered 08/16/12 13:24:52 Desc Main Document Page 40 of 59

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filingunder chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY
AND LOCATION

STATUS OR DISPOSITION

Judgment

Virvia Community Credit Union v.

Gary Jackson DJ-298978-08 Civil Action

Superior Court NJ,

Law Div, Camden

County

Lee Gorlin v. Garry

Jackson and Adrienne Jackson LT-10059-10 Civil Action

Superior Court NJ, Law Div, SCP, Landlord/Tenant

Div, Camden County

Michael Garner v. Garry Jackson and

Adrenne Thomas-Jackson

LT-7425-11

Civil Action Superior Court NJ,

Law Div, SCP, Landlord/Tenant Div, Camden County

Michael Garner v.
Adrienne Thomas-

Adrienne Thomas-Jackson, Gary Jackson, et al Civil Action

Superior Court NJ, Law Div, SCP, Landlord/Tenant Div, Camden County

<sup>\*</sup> Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Form 7 (04/1) ase 12-30317-JHW Doc 1

Document

Filed 08/16/12 Entered 08/16/12 13:24:52 Desc Main Page 41 of 59

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

LT-4757-12

None  $\boxtimes$ 

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

None 

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

REPOSSESSION FORECLOSURE SALE,

NAME AND ADDRESS OF CREDITOR OR SELLER

TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

Name: SJ Auto Finance

12/2011

Description: 2002 Nissan Altima

Value:

#### 6. Assignments and receiverships

None  $\boxtimes$ 

Address:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None  $\boxtimes$ 

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None  $\boxtimes$ 

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None  $\boxtimes$ 

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 9. Payments related to debt counseling or bankruptcy

None 

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement this case.

Form 7 (04/1) ase 12-30317-JHW

Filed 08/16/12 Entered 08/16/12 13:24:52 Desc Main Doc 1

Document Page 42 of 59

DATE OF PAYMENT,

AMOUNT OF MONEY OR

NAME OF PAYER IF OTHER THAN DEBTOR DESCRIPTION AND VALUE OF PROPERTY

NAME AND ADDRESS OF PAYEE

Payee: Francis C. Landgrebe

Address:

71 Cooper Street

Woodbury, NJ 08096-4646

Date of Payment:

\$1,000.00

Payor: Garry Shawn Jackson

Payee:

Date of Payment:

Payor:

Counseling Certificate

.info

#### 10. Other transfers

consumerbank rupt cycounseling

None  $\boxtimes$ 

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None  $\boxtimes$ 

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a benificiary.

#### 11. Closed financial accounts

None  $\boxtimes$ 

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes

None  $\boxtimes$ 

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None  $\boxtimes$ 

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

controls.

None	14. Property held for another person List all property owned by another person that the debtor holds or
	15. Prior address of debtor
None	If the debtor has moved within three years immediately prece

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that

period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

DATES OF **ADDRESS** NAME USED **OCCUPANCY** 

Debtor: Name(s):

Address: 1228 Wayne Road, Haddonfield, NJ

address: 8/2010

moved to

present

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of  $\boxtimes$ the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### 17. Environmental Information

None

 $\boxtimes$ 

None  $\boxtimes$ 

None

 $\boxtimes$ 

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor.

including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar termunder an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

### Form 7 (04/16) Case 12-30317-JHW Doc 1 Filed 08/16/12 Entered 08/16/12 13:24:52 Desc Main Document Page 44 of 59

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

	commencment of this case.	
		on, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of or was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the
None	b. Identify any business listed in respon	use to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.
[If comp	oleted by an individual or individual an	nd spouse]
	e under penalty of perjury that I have true and correct.	read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that
Г	Date 8/10/2012	Signature /s/ Garry Shawn Jackson of Debtor
[	Date	Signature of Joint Debtor (if any)

B 8 (Official Form Case 12-30317-JHW Doc 1 Filed 08/16/12 Entered 08/16/12 13:24:52 Desc Main Document Page 45 of 59

# UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

nre <i>Garry Shawn Jackson</i>		Case No. Chapter 7
	APTER 7 STATEMENT OF INTENTION	
Part A - Debts Secured by property of the estate.  Attach additional pages if necessary.)	. (Part A must be completed for EACH debt which is secured	by property of the estate.
Property No.		
Creditor's Name :	Describe Property Securin	ng Debt :
None		
Property will be (check one) :	<u> </u>	
☐ Surrendered ☐ Retained		
If retaining the property, I intend to (check at least one)	:	
Redeem the property		
Reaffirm the debt		
Other. Explain	(for ex	ample, avoid lien using 11 U.S.C § 522 (f)).
Property is (check one) :	<u> </u>	
☐ Claimed as exempt ☐ Not claimed	as evemnt	
·	eases. (All three columns of Part B must be completed for each	ch unexpired lease. Attach
_essor's Name:	Describe Leased Property:	Lease will be assumed
None		pursuant to 11 U.S.C. § 365(p)(2):
		☐ Yes ☐ No
I declare under penalty of perjury that the abo and/or personal property subject to an unexp	Signature of Debtor(s)  ove indicates my intention as to any property of my esta ired lease.	te securing a debt
Date: <u>8/10/2012</u>	Debtor: /s/ Garry Shawn Jackson	
Date:	Joint Debtor:	

Case 12-30317-JHW Doc 1 Filed 08/16/12 Entered 08/16/12 13:24:52 Desc Main

### UNITED STATES BANKRUPTCY COURT **DISTRICT OF NEW JERSEY**

Case No.

In re Garry Shawn Jackson	Case No.
	Chapter 7
	/ Debtor
Attorney for Debtor: Francis C. Landgreb	e
VEDICIO	ATION OF OREDITOR MATRIX
VERIFICA	ATION OF CREDITOR MATRIX
The above named Debtor(s) here	eby verify that the attached list of creditors is true and correct to the
best of our knowledge.	
Date: 8/10/2012	/s/ Garry Shawn Jackson

Debtor

Aaron Rents Inc Attn Portfolio Recovery Assoc 120 Corporate Boulevard Norfolk, VA 23502

Aqua America Acct No: 9902 Attn Contract Caller Inc 1058 Claussen Road Ste 110 Augusta, GA 30907

Arrow Financial Services Acct No: 7632 5996 W Touhy Avenue Niles, IL 60714

Bank of America Acct No: 4017 475 Crosspoint Pkwy PO Box 9000 Getzville, NY 14068

Beneficial Bank 530 Walnut Street Philadelphia, PA 19106

Chex Systems Inc 7805 Hudson Road, Ste 100 Woodbury, MN 55125

ChexSystems
Consumer Relations
7805 Hudson Rd Ste 100
Woodbury, MN 55125

CHOP Hospital Billing PO Box 8500-7802 Philadelphia, PA 19178-7802

Comcast
Bankruptcy Dept
1250 Berlin Road
Cherry Hill, NJ 08034

Conectiv Nka Atlantic City Electric 5 Collins Drive, Suite 2133 Carneys Point, NJ 08069 Creditors Interchange Acct No: 0009 80 Holtz Drive Buffalo, NY 14225

Drive Financial Services PO Box 562088 Suite 900 Dallas, TX 75274

Early Warnings Services 16552 North 90th Street Scottsdale, AZ 85250

Empire Check Services 950-A Union Road Ste 108 West Seneca, NY 14224

EZPassNJ PO Box 52005 Newark, NJ 07101-8205

First Premier Bank Acct No: 8649 PO Box 2208 Vacaville, CA 95696

G&G Property Management LLC 415 S White Horse Pike Audubon , NJ 08106

Garner, Michael 116 Rosewood Drive Bordentown, NJ 08505

Geico Indemnity Company Bankruptcy Department One GEICO Center Macon, GA 31296-0001

Gorlin, Lee Attn Sklar Markind 102 Browning Ln Bldg B Ste 1 Cherry Hill, NJ 08003

Grimley Financial Corporation 30 Washington Ave Ste C6 Haddonfield, NJ 08033

High Point Safety Insurance Co
PO Box 923
Lincroft, NJ 07738

Household Acct No: 0730 961 N Weigel Avenue Elmhurst, IL 60126

Jefferson Capital Systems Inc Acct No: 0009 PO Box 7999 Saint Cloud, MN 56302-9617

Martin Gunn & Martin PA 216 Haddon Avenue Ste 420 Westmont, NJ 08108

Navy Federal Credit Union Acct No: 7788 PO Box 3000 Merrifield, VA 22119-3000

Northland Group Inc Acct No: 7632 7831 Glenroy Road, Suite 110 Edina, MN 55439

Ortho & Neuro Specialists PO Box 148 Haddonfield, NJ 08033-1749

Plains Commerce Bank Acct No: 7632 220 Main Street PO Box 7 Hoven, SD 57450

Progressive Insurance Bankruptcy Department 6300 Wilson Mills Road Mayfield Village, OH 44143

QVC GE Money Bank Bankruptcy Dept PO Box 960061 Orlando, FL 32896-0661

Regional Acceptance Corp PO Box 1847 Wilson, NC 27894-1847

Rewards 660
Acct No: 0009
PO Box 89210
Sioux Falls, SD 57109

RJM Aquisitions LLC 575 Underhill Blvd Ste 224 Syosset, NY 11791

RMCB Collection Agency 2269 Saw Mill River Rd Bldg 3 Elmsford, NY 10523

South Jersey Auto Finance 409 N Main Street Glassboro, NJ 08028

South Jersey Gas Bankruptcy Section 1 South Jersey Plaza Hammonton, NJ 08037

State of New Jersey
Dept Labor and Workforce
PO Box 951
Trenton, NJ 08625

State of New Jersey
Div of Taxation SOIL Acct
PO Box 190
Trenton, NJ 08695-0245

Surety Title 1 East Stow Road Marlton, NJ 08053

T Mobile Customer Relations PO Box 37380 Albuquerque, NM 87176-7380

TD Bank
Attn: Robin Paradis
PO Box 9547
Portland, ME 04112-9547

Viriva Community Credit Union 7346 Frankford Avenue Philadelphia, PA 19136

Virtua Patient Account Serv 5 Eves Dr Ste 200 Marlton, NJ 08053 Vital Recovery Services Inc PO Box 923748 Norcross, GA 30010-3748

## UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF NEW JERSEY

In re	Garry Shawn Jackson		Case No.	
			Chapter:	7
		/Debtor(s)		
Attorne	ey For Debtor: Francis C. Landgrebe			

#### **LIST OF CREDITORS**

		1	1	
#	CREDITOR	CLAIM AND SECURITY	C D S U	CLAIM AMOUNT
1	Aaron Rents Inc Attn Portfolio Recovery Assoc 120 Corporate Boulevard Norfolk, VA 23502	various accounts		\$ 5,818.00
2	Aqua America Attn Contract Caller Inc 1058 Claussen Road Ste 110 Augusta, GA 30907			\$ 300.00
3	Bank of America 475 Crosspoint Pkwy PO Box 9000 Getzville, NY 14068	Credit card		\$ 2,800.00
4	Beneficial Bank 530 Walnut Street Philadelphia, PA 19106	Bank Fees		\$ 420.00
5	Chex Systems Inc 7805 Hudson Road, Ste 100 Woodbury, MN 55125			\$ 800.00
6	CHOP Hospital Billing PO Box 8500-7802 Philadelphia, PA 19178-7802	Medical Bills		\$ 42.00

## West Group, Case 12, 30317-JHW Doc 1 Filed 08/16/12 Entered 08/16/12 13:24:52 Desc Main Document Page 53 of 59

	(Continuation Sheet)					
#	CREDITOR	CLAIM AND SECURITY	СωОО	CLAIM AMOUNT		
7	Comcast Bankruptcy Dept 1250 Berlin Road Cherry Hill, NJ 08034	Cable		\$ 2,000.00		
8	Convectiv Nka Atlantic City Electric 5 Collins Drive, Suite 2133 Carneys Point, NJ 08069	Utility Bills		\$ 2,000.00		
9	Drive Financial Services PO Box 562088 Suite 900 Dallas, TX 75274	Repossession		\$ 18,000.00		
10	Empire Check Services 950-A Union Road Ste 108 West Seneca, NY 14224			\$ 500.00		
11	EZPassNJ PO Box 52005 Newark, NJ 07101-8205			\$ 237.00		
12	First Premier Bank PO Box 2208 Vacaville, CA 95696	Credit card		\$ 400.00		
13	G&G Property Management LLC 415 S White Horse Pike Audubon , NJ 08106	Former Apartment Lease		Unknown		
14	Garner, Michael 116 Rosewood Drive Bordentown, NJ 08505	Former Apartment Lease		\$ 11,820.00		

## West Group, Case 12, 30317-JHW Doc 1 Filed 08/16/12 Entered 08/16/12 13:24:52 Desc Main Document Page 54 of 59

	(Continuation Sheet)						
#	CREDITOR	CLAIM AND SECURITY	C D S U	CLAIM AMOUNT			
15	Garner, Michael 116 Rosewood Drive Bordentown, NJ 08505	Former Apartment Lease		\$ 8,720.00			
16	Geico Indemnity Company Bankruptcy Department One GEICO Center Macon, GA 31296-0001	Insurance		\$ 75.00			
17	Gorlin, Lee Attn Sklar Markind 102 Browning Ln Bldg B Ste 1 Cherry Hill, NJ 08003	Former Apartment Lease		\$ 3,600.00			
18	Grimley Financial Corporation 30 Washington Ave Ste C6 Haddonfield, NJ 08033	Tuition Original Creditor: St Joseph High School		\$ 4,000.00			
19	High Point Safety Insurance Co PO Box 923 Lincroft, NJ 07738	Insurance		\$ 300.00			
20	Household 961 N Weigel Avenue Elmhurst, IL 60126	Repossession		\$ 15,000.00			
21	Navy Federal Credit Union PO Box 3000 Merrifield, VA 22119-3000			Unknown			
22	Ortho & Neuro Specialists PO Box 148 Haddonfield, NJ 08033-1749	Medical Bills		\$ 1,719.00			

# West Group, Case 12, 30317-JHW Doc 1 Filed 08/16/12 Entered 08/16/12 13:24:52 Desc Main Document Page 55 of 59 LIST OF CREDITORS

(Continuation Sheet)							
#	CREDITOR	CLAIM AND SECURITY	СωОО	CLAIM AMOUNT			
23	Plains Commerce Bank 220 Main Street PO Box 7 Hoven, SD 57450	Credit card		\$ 1,100.00			
24	Progressive Insurance Bankruptcy Department 6300 Wilson Mills Road Mayfield Village, OH 44143	Insurance		\$ 600.00			
25	QVC GE Money Bank Bankruptcy Dept PO Box 960061 Orlando, FL 32896-0661	Credit card		\$ 166.00			
26	Regional Acceptance Corp PO Box 1847 Wilson, NC 27894-1847	Repossession		\$ 22,000.00			
27	Rewards 660 PO Box 89210 Sioux Falls, SD 57109	Credit card		\$ 500.00			
28	RJM Aquisitions LLC 575 Underhill Blvd Ste 224 Syosset, NY 11791	Books/Magazines		\$ 100.00			
29	South Jersey Auto Finance 409 N Main Street Glassboro, NJ 08028	Repossession 2002 Nissan Altima		\$ 8,037.00			
30	South Jersey Gas Bankruptcy Section 1 South Jersey Plaza Hammonton, NJ 08037			\$ 1,900.00			

# West Group, Case 12, 30317-JHW Doc 1 Filed 08/16/12 Entered 08/16/12 13:24:52 Desc Main Document Page 56 of 59 LIST OF CREDITORS

	(Continuation Sheet)							
#	CREDITOR	CLAIM AND SECURITY	C D S U	CLAIM AMOUNT				
31	State of New Jersey Dept Labor and Workforce PO Box 951 Trenton, NJ 08625	Debts to Government - \$507(a)(8) Overpayment		\$ 5,000.00				
32	State of New Jersey Div of Taxation SOIL Acct PO Box 190 Trenton, NJ 08695-0245	Debts to Government - §507(a)(8) Set-off Program		Unknown				
33	Surety Title 1 East Stow Road Marlton, NJ 08053			\$ 800.00				
34	T Mobile Customer Relations PO Box 37380 Albuquerque, NM 87176-7380	Cell Phone		\$ 221.00				
35	TD Bank Attn: Robin Paradis PO Box 9547 Portland, ME 04112-9547	Money Loaned		\$ 1,370.00				
36	Viriva Community Credit Union 7346 Frankford Avenue Philadelphia, PA 19136			Unknown				
37	Virtua  Patient Account Serv  5 Eves Dr Ste 200  Marlton, NJ 08053	Medical Bills		\$ 4,000.00				
38	Vital Recovery Services Inc PO Box 923748 Norcross, GA 30010-3748	Insurance Orginal Creditor: 21st Century Insurance		\$ 500.00				

# UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

In re	Garry	Shawn	Jackson		Case No. Chapter	7
				/ Debtor		

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data"if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 0.00		
B-Personal Property	Yes	3	\$ 3,650.00		
C-Property Claimed as Exempt	Yes	1			
D-Creditors Holding Secured Claims	Yes	1		\$ 0.00	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$ 5,000.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	10		\$ 119,845.00	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 4,262.27
J-Current Expenditures of Individual Debtor(s)	Yes	1			\$ 4,270.00
ТОТ	AL	22	\$ 3,650.00	\$ 124,845.00	

### UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Case No.
Chapter 7
/ Debtor

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 5,000.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on	\$ 0.00
Schedule E Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTA	L \$5,000.00

#### State the following:

Average Income (from Schedule I, Line 16)	\$ 4,262.27
Average Expenses (from Schedule J, Line 18)	\$ 4,270.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$ 5,607.00

#### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$5,000.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 119,845.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 119,845.00

Be Declaration (States 12 53031 17 Tio H) Wor) Doc 1	Filed 08/16	/12	Entered 08/16/12 13:24:52	Desc Main
	Document			

In re	Garry Shawn Jackson		Case No.	
		Debtor	_	(if known

#### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

I declare under penalty of perjury that I had correct to the best of my knowledge, information	ave read the foregoing summary and schedules, consisting of mation and belief.	sheets, and that they are true and
Date: 8/10/2012	Signature /s/ Garry Shawn Jackson  Garry Shawn Jackson	
	[If joint case, both spouses must sign.]	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.